

**MICHAEL B. MADER****Personal & Confidential****Date Generated** Apr 17, 2019**Report Number** 3569-9386-75**At a Glance****11** Accounts**1** Public Records**0** Hard Inquiries

Personal Information

3 Names**17** Addresses**4** Employers**4** Other Records

This information is reported to us by you, your creditors and/or other sources. Each source may report your information differently, which may result in variations of your name, address, Social Security number, etc. This is used for identification purposes only and does not factor into your Credit Score.

Names

MICHAEL B MADER
Name ID #14817

MICHAEL MADER
Name ID #12471

MICHAEL B MADOR
Name ID #5228

Addresses

101 AVENUE D APT11F
NEW YORK, NY 10009-5446
Address ID #0845991240
Apartment complex

504 E 12TH ST APT6
NEW YORK, NY 10009-3818
Address ID #0018256982
Apartment complex

555 E 5TH ST
AUSTIN, TX 78701-4157
Address ID #0795523695
Single family

536 E 14TH ST APT13
NEW YORK, NY 10009-3392
Address ID #0018255323
Apartment complex

603 DAVIS ST UNIT10003
AUSTIN, TX 78701-4207
Address ID #0748829154
Multifamily

1 WHITEHALL ST FL5
NEW YORK, NY 10004-2109
Address ID #0018223971
Multifamily

215 E 4TH ST APT20
NEW YORK, NY 10009-7217
Address ID #0018269886
Apartment complex

603 DAVIS ST
AUSTIN, TX 78701-4207
Address ID #0681217202
Multifamily

96 SAINT MARKS PL APT9
NEW YORK, NY 10009-5801
Address ID #0206108927
Apartment complex

1000 SAN MARCOS ST UNIT321
AUSTIN, TX 78702-2667
Address ID #0656878252
Multifamily

7142 LAKE DR
ORLANDO, FL 32809-6823
Address ID #0070080644
Single family

1000 LONGFELLOW BLVD
LAKELAND, FL 33801-6034
Address ID #0076087187
Single family

1000 LONGFELLOW BLVD #1138
LAKELAND, FL 33801-6034
Address ID #0505788440
Single family

749 LATIMORE RD
YORK SPRINGS, PA 17372-9775
Address ID #0037242846
Single family

536 E 14TH ST
NEW YORK, NY 10009-3345
Address ID #0018255037
Multifamily

215 E 4TH ST
NEW YORK, NY 10009-7214
Address ID #0018269880
Multifamily

36 E 14TH ST APT13
NEW YORK, NY 10003-3109
Address ID #0754674832
Single family

Year of Birth

1982

Phone Numbers

(407) 888-2291

(407) 925-8842

(646) 726-4873

Employers

SELF

MICHAEL

WENSEL S HATCH PATCH

UNITED PARCEL SERVICE

Accounts

Includes credit cards, retail credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

NAVIENT

Potentially
Negative



Account Name	NAVIENT	Balance	\$20,890
Account Number	502935XXXXXXXXXX	Balance Updated	03/22/2019
Account Type	Education	Recent Payment	\$0
Responsibility	Joint with	Monthly Payment	\$0
Date Opened	03/21/2008	Original Balance	\$18,000
Status	Account charged off. \$22,785 written off. \$9,009 past due as of Mar 2019.	Highest Balance	\$0
		Terms	240 Months
Status Updated	03/22/2019	On Record Until	Sep 2019

Payment History

LEGEND



Current on payments



60 Days Past Due



90 Days Past Due



120 Days Past Due



150 Days Past Due



180 Days Past Due



No data for this time period



Charge off

2019				2018				2017				2016			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
CO	CO	CO		CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
				CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2015				2014				2013				2012			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO				OK
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	OK	60	90	120
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
CO	CO	CO	CO	CO	ND	CO	CO	CO	CO	CO	CO	150	180	OK	CO

Historical Information

First Reported03/2008

Contact Info

Phone Number(888) 272-5543
AddressPO BOX 9655 WILKES BARRE,
PA 18773

Comment


Paying under a partial payment agreement.

Balance History

FEB 2019	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
JAN 2019	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
DEC 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
NOV 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
OCT 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
SEP 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
AUG 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
JUL 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
JUN 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
MAY 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
APR 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
MAR 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017
FEB 2018	\$20,890	\$0	\$0
	Balance	Scheduled Payment	Paid on 04/06/2017

JAN 2018	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
DEC 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
NOV 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
OCT 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
SEP 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
AUG 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
JUL 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
JUN 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
MAY 2017	\$20,890	\$0	\$0
Balance		Scheduled Payment	Paid on 04/06/2017
APR 2017	\$20,890	\$0	\$124
Balance		Scheduled Payment	Paid on 04/06/2017

SYNCB/CARE CREDIT

Potentially Negative 

Account Name	SYNCB/CARE CREDIT	Balance	-
Account Number	601918XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	06/01/2011	Credit Limit	-
Status	Discharged through Bankruptcy Chapter 7/Never late.	Highest Balance	\$1,000
		Terms	NA
		On Record Until	Dec 2019
Status Updated	01/25/2016		

Payment History

LEGEND

OK

Current on payments

2012				2011			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div></div>	<div></div>	<div></div>	<div></div>
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div></div>	<div>OK</div>	<div>OK</div>	<div>OK</div>
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>	<div>OK</div>

Historical Information

First Reported

06/2011

Contact Info

Phone Number


(866) 396-8254

Address

C/O P O BOX 965036
ORLANDO, FL 32896

WF EFS

Potentially Negative



Account Name	WF EFS	Balance	-
Account Number	134806XXXXXXXXX	Balance Updated	-
Account Type	Education	Recent Payment	-
Responsibility	Co-signer with	Monthly Payment	\$0
Date Opened	07/24/2002	Original Balance	\$5,000
Status	Paid, Closed.	Highest Balance	\$0
Status Updated	08/31/2017	Terms	68 Months

Payment History

LEGEND

OK

Current on payments

30

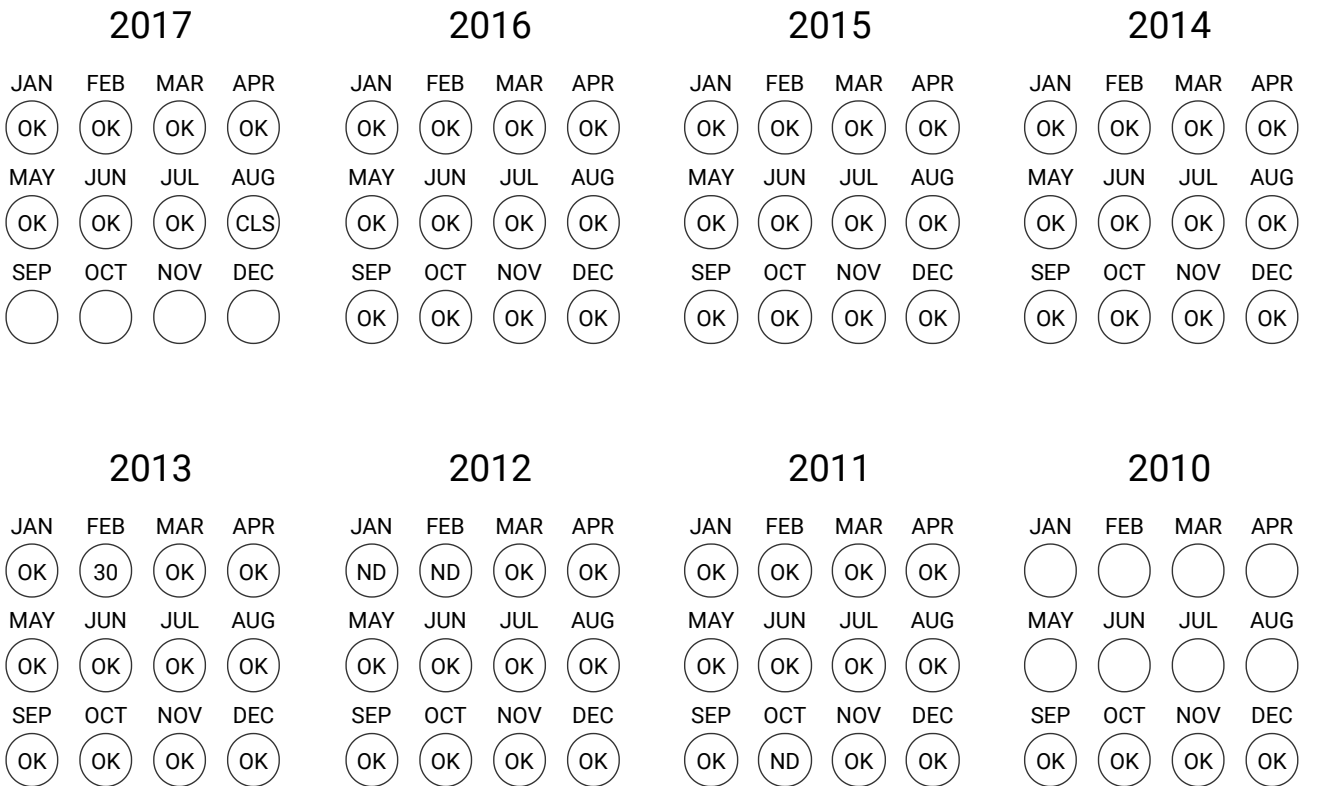
30 Days Past Due

ND

No data for this time period

CLS

Closed



Historical Information

Balance History

First Reported	08/2002	JUL 2017	\$0	\$0	\$0
			Balance	Scheduled Payment	Paid on 07/24/2017
Contact Info			JUN 2017	\$48	\$48
			Balance	Scheduled Payment	Paid on 06/24/2017
Phone Number	(800) 658-3567	MAY 2017	\$96	\$48	\$48
Address	PO BOX 84712 SIOUX FALLS, SD 57118		Balance	Scheduled Payment	Paid on 05/24/2017
		APR 2017	\$143	\$48	\$48
			Balance	Scheduled Payment	Paid on 04/24/2017

FM/KEYBANK

Account Name	FM/KEYBANK	Balance	\$406
Account Number	205XXXX	Balance Updated	03/29/2019
Account Type	Education	Recent Payment	\$15
Responsibility	Signer with	Monthly Payment	\$15
Date Opened	05/15/2003	Original Balance	\$1,600
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/29/2019	Terms	180 Months

Payment History

LEGEND

OK

Current on payments

2019				2018			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK					
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
					OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				OK	OK	OK	OK

Historical Information

First Reported	06/2018
----------------	---------

Contact Info

Phone Number	(888) 794-0014
Address	121 S 13TH ST STE 201 LINCOLN, NE 68508

Balance History

FEB 2019	\$420	\$15	\$15
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$433	\$15	\$15
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$446	\$15	\$15
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$459	\$15	\$15
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$472	\$15	\$15
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$485	\$15	\$15
	Balance	Scheduled Payment	Paid on 09/02/2018

AUG 2018	\$498	\$15	\$15
	Balance	Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$511	\$15	\$15
	Balance	Scheduled Payment	Paid on 07/04/2018
JUN 2018	\$524	\$0	\$0
	Balance	Scheduled Payment	Paid

FM/KEYBANK

Account Name	FM/KEYBANK	Balance	\$1,277
Account Number	205XXXX	Balance Updated	03/29/2019
Account Type	Education	Recent Payment	\$47
Responsibility	Signer with	Monthly Payment	\$47
Date Opened	01/19/2004	Original Balance	\$5,151
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/29/2019	Terms	180 Months

Payment History

LEGEND



Current on payments

2019

JAN	FEB	MAR	APR
OK	OK	OK	
MAY	JUN	JUL	AUG
SEP	OCT	NOV	DEC

2018

JAN	FEB	MAR	APR
MAY	JUN	JUL	AUG
	OK	OK	OK
SEP	OCT	NOV	DEC
OK	OK	OK	OK

Historical Information

First Reported 06/2018

Contact Info

Phone Number (888) 794-0014
 Address 121 S 13TH ST STE 201
 LINCOLN, NE 68508

Balance History

FEB 2019	\$1,319	\$47	\$47
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$1,359	\$47	\$47
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$1,400	\$47	\$47
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$1,442	\$47	\$47
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$1,483	\$47	\$47
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$1,523	\$47	\$47
	Balance	Scheduled Payment	Paid on 09/02/2018
AUG 2018	\$1,564	\$47	\$47
	Balance	Scheduled Payment	Paid on 08/02/2018

JUL 2018	\$1,605	\$47	\$47
	Balance	Scheduled Payment	Paid on 07/04/2018
JUN 2018	\$1,645	\$0	\$0
	Balance	Scheduled Payment	Paid

FM/KEYBANK

Account Name	FM/KEYBANK	Balance	\$1,410
Account Number	205XXXX	Balance Updated	03/29/2019
Account Type	Education	Recent Payment	\$52
Responsibility	Signer with	Monthly Payment	\$52
Date Opened	03/04/2003	Original Balance	\$5,500
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/29/2019	Terms	180 Months

Payment History

LEGEND

OK

Current on payments

2019				2018			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK					
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
					OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				OK	OK	OK	OK

Historical Information

First Reported	06/2018
----------------	---------

Contact Info

Phone Number	(888) 794-0014
Address	121 S 13TH ST STE 201 LINCOLN, NE 68508

Balance History

FEB 2019	\$1,456	\$52	\$52
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$1,501	\$52	\$52
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$1,546	\$52	\$52
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$1,592	\$52	\$52
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$1,637	\$52	\$52
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$1,682	\$52	\$52
	Balance	Scheduled Payment	Paid on 09/02/2018
AUG 2018	\$1,727	\$52	\$52
	Balance	Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$1,772	\$52	\$52
	Balance	Scheduled Payment	Paid on 07/04/2018

JUN 2018	\$1,817	\$0	\$0
Balance		Scheduled Payment	Paid

FM/KEYBANK

Account Name	FM/KEYBANK	Balance	\$1,294
Account Number	205XXXX	Balance Updated	03/29/2019
Account Type	Education	Recent Payment	\$48
Responsibility	Signer with	Monthly Payment	\$48
Date Opened	09/17/2003	Original Balance	\$5,151
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/29/2019	Terms	180 Months

Payment History

LEGEND

OK

Current on payments

2019				2018			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK					
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
					OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				OK	OK	OK	OK

Historical Information

First Reported06/2018

Contact Info

Phone Number(888) 794-0014
Address121 S 13TH ST STE 201
LINCOLN, NE 68508

Balance History

FEB 2019	\$1,336	\$48	\$48
Balance		Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$1,378	\$48	\$48
Balance		Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$1,419	\$48	\$48
Balance		Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$1,461	\$48	\$48
Balance		Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$1,502	\$48	\$48
Balance		Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$1,544	\$48	\$48
Balance		Scheduled Payment	Paid on 09/02/2018
AUG 2018	\$1,585	\$48	\$48
Balance		Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$1,626	\$48	\$48
Balance		Scheduled Payment	Paid on 07/04/2018
JUN 2018	\$1,667	\$0	\$0
Balance		Scheduled Payment	Paid

GLELSI/KEYCORP STUDENT L

Account Name	GLELSI/KEYCORP STUDENT L	Balance	-
Account Number	270003XXXXXXXXXX	Balance Updated	-
Account Type	Education	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	03/05/2003	Original Balance	\$17,402
Status	Transferred,closed/Never late.	Highest Balance	\$0
Status Updated	06/30/2018	Terms	NA
		On Record Until	Jun 2028

Payment History

LEGEND

OK

Current on payments

ND

No data for this time period

CLS

Closed

2018				2017				2016				2015			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	CLS			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2014				2013				2012				2011			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	OK	OK				
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	OK	OK			OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND

Historical Information

First Reported05/2004

Contact Info

Phone Number-
AddressPO BOX 7860 MADISON, WI 53707

Balance History

MAY 2018	\$5,812	\$162	\$162
	Balance	Scheduled Payment	Paid on 05/02/2018
APR 2018	\$5,950	\$162	\$162
	Balance	Scheduled Payment	Paid on 04/02/2018
MAR 2018	\$6,088	\$162	\$162
	Balance	Scheduled Payment	Paid on 03/02/2018
FEB 2018	\$6,227	\$162	\$162
	Balance	Scheduled Payment	Paid on 02/01/2018
JAN 2018	\$6,369	\$162	\$162

	Balance	Scheduled Payment	Paid on 01/02/2018
DEC 2017	\$6,507	\$162	\$162
	Balance	Scheduled Payment	Paid on 12/04/2017
NOV 2017	\$6,647	\$162	\$162
	Balance	Scheduled Payment	Paid on 11/02/2017
OCT 2017	\$6,787	\$162	\$162
	Balance	Scheduled Payment	Paid on 10/02/2017
SEP 2017	\$6,925	\$162	\$162
	Balance	Scheduled Payment	Paid on 09/01/2017
AUG 2017	\$7,064	\$162	\$162
	Balance	Scheduled Payment	Paid on 08/01/2017
JUL 2017	\$7,202	\$162	\$0
	Balance	Scheduled Payment	Paid on 06/30/2017
JUN 2017	\$7,177	\$162	\$162
	Balance	Scheduled Payment	Paid on 06/30/2017
MAY 2017	\$7,316	\$162	\$325
	Balance	Scheduled Payment	Paid on 05/30/2017
APR 2017	\$7,616	\$162	\$0
	Balance	Scheduled Payment	Paid on 03/30/2017

MERCURY CARD/FB&T/TSYS

Account Name	MERCURY CARD/FB&T/TSYS	Balance	\$456
Account Number	523222XXXXXXXXXX	Balance Updated	04/08/2019
Account Type	Credit card	Recent Payment	\$584
Responsibility	Individual	Monthly Payment	\$15
Date Opened	09/09/2014	Credit Limit	\$5,800
Status	Open/Never late.	Highest Balance	\$1,894
Status Updated	04/08/2019	Terms	NA

Payment History

LEGEND

OK

Current on payments



2015

2014

JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>

Historical Information

First Reported 09/2014

Contact Info

Phone Number -
 Address 2220 6TH ST BROOKINGS, SD
 57006

Balance History

MAR 2019	\$584	\$15	\$280
	Balance	Scheduled Payment	Paid on 03/01/2019
FEB 2019	\$280	\$15	\$254
	Balance	Scheduled Payment	Paid on 02/02/2019
JAN 2019	\$254	\$15	\$253
	Balance	Scheduled Payment	Paid on 01/02/2019
DEC 2018	\$253	\$15	\$305
	Balance	Scheduled Payment	Paid on 12/01/2018
NOV 2018	\$305	\$15	\$71
	Balance	Scheduled Payment	Paid on 11/02/2018
OCT 2018	\$70	\$15	\$77
	Balance	Scheduled Payment	Paid on 10/02/2018
SEP 2018	\$128	\$27	\$169
	Balance	Scheduled Payment	Paid on 09/02/2018
AUG 2018	\$168	\$27	\$1,792
	Balance	Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$1,792	\$27	\$1,470
	Balance	Scheduled Payment	Paid on 07/03/2018
JUN 2018	\$1,470	\$27	\$140
	Balance	Scheduled Payment	Paid on 06/03/2018
MAY 2018	\$140	\$27	\$201
	Balance	Scheduled Payment	Paid on 05/02/2018
APR 2018	\$201	\$27	\$387
	Balance	Scheduled Payment	Paid on 04/02/2018
MAR 2018	\$387	\$27	\$557
	Balance	Scheduled Payment	Paid on 03/02/2018
FEB 2018	\$557	\$27	\$544
	Balance	Scheduled Payment	Paid on 02/01/2018
JAN 2018	\$544	\$27	\$498
	Balance	Scheduled Payment	Paid on 01/02/2018
DEC 2017	\$498	\$27	\$499
	Balance	Scheduled Payment	Paid on 12/03/2017
NOV 2017	\$499	\$27	\$282
	Balance	Scheduled Payment	Paid on 11/02/2017
OCT 2017	\$282	\$27	\$496
	Balance	Scheduled Payment	Paid on 10/01/2017
SEP 2017	\$496	\$27	\$252
	Balance	Scheduled Payment	Paid on 09/01/2017

AUG 2017	\$252	\$27	\$289
	Balance	Scheduled Payment	Paid on 08/01/2017
JUL 2017	\$289	\$27	\$304
	Balance	Scheduled Payment	Paid on 06/30/2017
JUN 2017	\$304	\$27	\$50
	Balance	Scheduled Payment	Paid on 05/29/2017
MAY 2017	\$0	\$27	\$556
	Balance	Scheduled Payment	Paid on 05/01/2017
APR 2017	\$556	\$27	\$286
	Balance	Scheduled Payment	Paid on 03/29/2017

MERRICK BANK CORP

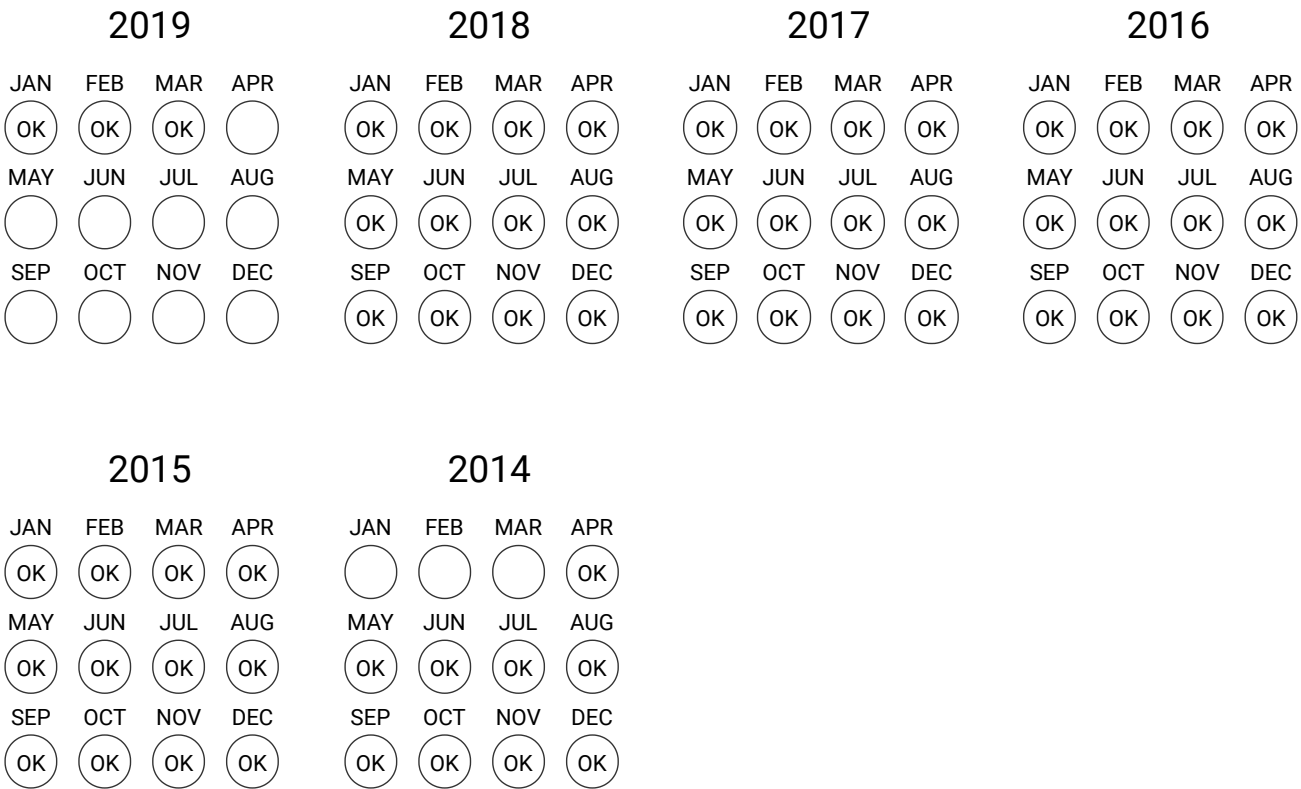
Account Name	MERRICK BANK CORP	Balance	\$11
Account Number	412061XXXXXXXXXX	Balance Updated	03/19/2019
Account Type	Credit card	Recent Payment	\$3
Responsibility	Individual	Monthly Payment	\$11
Date Opened	04/20/2014	Credit Limit	\$3,000
Status	Open/Never late.	Highest Balance	\$1,223
Status Updated	03/19/2019	Terms	NA

Payment History

LEGEND

OK

Current on payments



First Reported

04/2014

FEB 2019

\$3

\$3

\$3

Balance

Scheduled Payment

Paid on 02/03/2019

Contact Info

JAN 2019

\$3

\$3

\$57

Balance

Scheduled Payment

Paid on 01/02/2019

Phone Number

(801) 545-6600

DEC 2018

\$57

\$40

\$20

Address

PO BOX 9201 OLD BETHPAGE,
NY 11804

Balance

Scheduled Payment

Paid on 12/05/2018

NOV 2018

\$20

\$20

\$33

Balance

Scheduled Payment

Paid on 11/02/2018

OCT 2018

\$33

\$33

\$19

Balance

Scheduled Payment

Paid on 10/02/2018

SEP 2018

\$19

\$19

\$6

Balance

Scheduled Payment

Paid on 09/05/2018

AUG 2018

\$6

\$6

\$19

Balance

Scheduled Payment

Paid on 08/02/2018

JUL 2018

\$19

\$19

\$11

Balance

Scheduled Payment

Paid on 07/05/2018

JUN 2018

\$11

\$11

\$11

Balance

Scheduled Payment

Paid on 06/03/2018

MAY 2018

\$11

\$11

\$37

Balance

Scheduled Payment

Paid on 05/02/2018

APR 2018

\$37

\$37

\$11

Balance

Scheduled Payment

Paid on 04/02/2018

MAR 2018

\$11

\$11

\$21

Balance

Scheduled Payment

Paid on 03/02/2018

FEB 2018

\$21

\$21

\$11

Balance

Scheduled Payment

Paid on 02/01/2018

JAN 2018

\$11

\$11

\$1,214

Balance

Scheduled Payment

Paid on 01/01/2018

DEC 2017

\$1,214

\$40

\$1,040

Balance

Scheduled Payment

Paid on 12/06/2017

NOV 2017

\$1,040

\$40

\$163

Balance

Scheduled Payment

Paid on 11/02/2017

OCT 2017

\$163

\$40

\$124

Balance

Scheduled Payment

Paid on 09/30/2017

SEP 2017

\$124

\$40

\$29

Balance

Scheduled Payment

Paid on 09/01/2017

AUG 2017

\$29

\$29

\$19

Balance

Scheduled Payment

Paid on 08/01/2017

JUL 2017

\$19

\$19

\$53

Balance

Scheduled Payment

Paid on 06/30/2017

JUN 2017

\$53

\$40

\$6

Balance

Scheduled Payment

Paid on 05/28/2017

MAY 2017

\$6

\$6

\$28

Balance

Scheduled Payment

Paid on 04/30/2017

APR 2017

\$28

\$28

\$18

Balance

Scheduled Payment

Paid on 03/30/2017

NAVIENT

Account Name	NAVIENT	Balance	\$9,848
Account Number	989134XXXXXXXXXXXXXXXXXX	Balance Updated	03/31/2019
Account Type	Education	Recent Payment	\$123
Responsibility	Individual	Monthly Payment	\$123
Date Opened	09/06/2007	Original Balance	\$13,462
Status	Open/Never late.	Highest Balance	\$0
Status Updated	03/31/2019	Terms	180 Months

Payment History

LEGEND

OK

Current on payments

ND

No data for this time period

2019				2018				2017				2016			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
				OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
				OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2015				2014				2013				2012			
JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR	JAN	FEB	MAR	APR
OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	OK				
MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG	MAY	JUN	JUL	AUG
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		OK	OK	OK
SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC	SEP	OCT	NOV	DEC
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	OK	OK

Historical Information

First Reported08/2007

Contact Info

Phone Number-
AddressPO BOX 9500 WILKES BARRE,
PA 18773

Balance History

FEB 2019	\$9,932	\$123	\$123
Balance	Scheduled Payment	Paid on 02/04/2019	
JAN 2019	\$10,019	\$123	\$123
Balance	Scheduled Payment	Paid on 01/02/2019	
DEC 2018	\$10,102	\$123	\$123
Balance	Scheduled Payment	Paid on 12/05/2018	
NOV 2018	\$10,184	\$123	\$123
Balance	Scheduled Payment	Paid on 11/02/2018	
OCT 2018	\$10,268	\$123	\$123
Balance	Scheduled Payment	Paid on 10/02/2018	
SEP 2018	\$10,350	\$123	\$123
Balance	Scheduled Payment	Paid on 09/03/2018	

AUG 2018	\$10,433	\$123	\$123
	Balance	Scheduled Payment	Paid on 08/02/2018
JUL 2018	\$10,514	\$123	\$123
	Balance	Scheduled Payment	Paid on 07/03/2018
JUN 2018	\$10,595	\$123	\$123
	Balance	Scheduled Payment	Paid on 06/04/2018
MAY 2018	\$10,677	\$123	\$123
	Balance	Scheduled Payment	Paid on 05/02/2018
APR 2018	\$10,757	\$123	\$123
	Balance	Scheduled Payment	Paid on 04/02/2018
MAR 2018	\$10,838	\$123	\$123
	Balance	Scheduled Payment	Paid on 03/02/2018
FEB 2018	\$10,918	\$123	\$123
	Balance	Scheduled Payment	Paid on 02/01/2018
JAN 2018	\$11,002	\$123	\$123
	Balance	Scheduled Payment	Paid on 01/01/2018
DEC 2017	\$11,080	\$123	\$123
	Balance	Scheduled Payment	Paid on 12/06/2017
NOV 2017	\$11,159	\$123	\$123
	Balance	Scheduled Payment	Paid on 11/02/2017
OCT 2017	\$11,239	\$123	\$123
	Balance	Scheduled Payment	Paid on 10/02/2017
SEP 2017	\$11,317	\$123	\$123
	Balance	Scheduled Payment	Paid on 09/01/2017
AUG 2017	\$11,396	\$123	\$123
	Balance	Scheduled Payment	Paid on 08/01/2017
JUL 2017	\$11,473	\$123	\$0
	Balance	Scheduled Payment	Paid on 06/30/2017
JUN 2017	\$11,427	\$123	\$123
	Balance	Scheduled Payment	Paid on 06/30/2017
MAY 2017	\$11,506	\$123	\$246
	Balance	Scheduled Payment	Paid on 05/29/2017
APR 2017	\$11,705	\$123	\$0
	Balance	Scheduled Payment	Paid on 03/30/2017

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

Chapter 7 bankruptcy discharged

Potentially
Negative



Record Details

Record Type Chapter 7 bankruptcy
discharged
Filing Date 12/28/2012

Court Information

Court US BKPT CT NY MANHATTAN
Address

Date Resolved	04/16/2013	1 BROADWAY NEW YORK, NY
Claim Amount	\$0	10004
Liability Amount	\$0	Phone Number (212) 668-2870
Responsibility	Individual	
Reference Number	1215028SCC	
On Record Until	Dec 2022	

Soft Inquiries

Soft inquiries occur when you check your own credit report or give permission to someone like a potential employer to review your credit report. Soft inquiries may also occur when businesses, such as lenders, insurance companies, or credit card companies, check your credit to pre-approve you for offers, or when you use credit monitoring services from companies like Experian. Soft inquiries on your Credit Report are only visible to you, except: (1) insurance companies may be able to see other insurance company inquiries; and (2) inquiries by debt settlement companies you have authorized to access your report may be shared with your current creditors. These inquiries have no effect on your credit score as they are never considered as a factor in credit scoring models. Soft inquiries are not disputable but are available here for reference.

CIC EXPERIAN CONSUMER SE

Inquired on 04/17/2019 and
01/22/2019

535 ANTON BLVD STE 100
COSTA MESA, CA 92626

CIC EXPERIAN CREDITWORKS

Inquired on 04/17/2019

535 ANTON BLVD STE 100
COSTA MESA, CA 92626

(866) 431-3471

ECS

Inquired on 04/17/2019

535 ANTON BLVD STE 100
COSTA MESA, CA 92626

ECS/CREDIT BASICS

Inquired on 04/17/2019

535 ANTON BLVD STE 100
COSTA MESA, CA 92626

(866) 673-0140

ECS/RIGHT OFFER MARKETPL

Inquired on 04/17/2019

475 ANTON BLVD COSTA
MESA, CA 92626

EXPERIAN

Inquired on 04/17/2019 and
01/22/2019

535 ANTON BLVD COSTA
MESA, CA 92626

DISCOVER FINANCIAL SVCS

Inquired on 03/28/2019 and
03/22/2019

PO BOX 15157 WILMINGTON,
DE 19850

(800) 347-2683

DISCOVER FINANCIAL SVCS

Inquired on 03/22/2019

EXPERIAN

Inquired on 01/22/2019

PO BOX 9600 ALLEN, TX 75013
(800) 311-4769

CAPITAL ONE

CAPITAL ONE

Inquired on 10/05/2018

OLLO/ACT

Inquired on 12/07/2018, 11/16/2018,
11/06/2018, 10/20/2018, 10/16/2018,
and 10/05/2018

PO BOX 30281 SALT LAKE CITY,
UT 84130

(804) 967-1000

Inquired on 09/18/2018, 08/14/2018,
07/10/2018, 05/18/2018, 04/19/2018,
03/13/2018, 02/12/2018, 01/17/2018,
12/12/2017, 10/09/2017, 09/14/2017,
08/24/2017, 07/17/2017, 06/19/2017,
05/19/2017, and 04/21/2017

PO BOX 9222 OLD BETHPAGE,
NY 11804

(877) 494-0020

BARCLAYS BANK DELAWARE

Inquired on 09/11/2018

100 SOUTH WEST AVE
WILMINGTON, DE 19801

(866) 283-6635

LEND TECH LOANS INC

Inquired on 05/18/2018 and
12/18/2017

25391 COMMERCECENTRE DR
LAKE FOREST, CA 92630

(877) 352-1022

CREDIT ONE BANK

Inquired on 03/19/2018, 02/16/2018,
01/17/2018, 12/15/2017, 11/14/2017,
10/17/2017, and 08/15/2017

PO BOX 98875 LAS VEGAS, NV
89193

(877) 825-3242

WF CRD SVC

Inquired on 08/24/2017

1220 CONCORD AVE
CONCORD, CA 94520

(925) 686-7938

CREDIT ONE BANK

Inquired on 08/15/2017

PO BOX 98875 LAS VEGAS, NV
89193

(877) 825-3242

Contact Experian

Online

Visit [Experian.com/dispute](https://www.experian.com/dispute) (<https://www.experian.com/dispute>) to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit [Experian.com/help](https://www.experian.com/help) (<https://www.experian.com/help>)

Phone

Monday - Friday
8am to 10pm CST
(855) 414-6047

Saturday - Sunday
10am to 7pm CST

Mail

Experian
PO Box 9701
Allen, TX 75013

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to

us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com> (<https://experianconsumers.lexisnexis.com/>).

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para informacion en espanol, visite www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

- 1.a.** Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b.** Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

PLEASE CONTACT:

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Federal Trade Commission:
Consumer Response Center – FCRA
Washington, DC 20580
(877) 382-4357

2. To the extent not included in item 1 above:

- a.** National banks, federal savings associations, and federal branches and federal agencies of foreign banks
- b.** State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act
- c.** Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations
- d.** Federal Credit Unions

- a.** Office of the Comptroller of the Currency
Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010-9050
- b.** Federal Reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480
- c.** FDIC Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106
- d.** National Credit Union Administration
Office of Consumer Protection (OCP)
Division of Consumer Compliance and Outreach (DCCO)
1775 Duke Street
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation
Enforcement & Proceedings
Aviation Consumer Protection Division
Department of Transportation
1200 New Jersey Avenue SE
Washington, DC 20590

4. Creditors Subject to Surface Transportation Board

Office of Proceedings, Surface
Transportation Board
Department of Transportation
395 E Street, SW
Washington, DC 20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers and Stockyards
Administration area supervisor

6. Small Business Investment Companies

Associate Deputy Administrator for
Capital Access
United States Small Business
Administration
409 Third Street, SW, 8th Floor
Washington, DC 20416

7. Brokers and Dealers

Securities and Exchange Commission
100 F St NE
Washington, DC 20549

8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Farm Credit Administration
1501 Farm Credit Drive
McLean, VA 22102-5090

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for region in which
the creditor operates or Federal Trade
Commission: Consumer Response
Center – FCRA
Washington, DC 20580
(877) 382-4357

Notification of Rights

- Notification of Rights for Alabama Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alabama/>)
- Notification of Rights for Alaska Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/alaska/>)
- Notification of Rights for Arkansas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/arkansas/>)
- Notification of Rights for California Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/california/>)
- Notification of Rights for Colorado Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/colorado/>)
- Notification of Rights for Connecticut Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/connecticut/>)
- Notification of Rights for Delaware Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/delaware/>)
- Notification of Rights for District of Columbia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/district-of-columbia/>)
- Notification of Rights for Florida Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/florida/>)
- Notification of Rights for Georgia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/georgia/>)
- Notification of Rights for Indiana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/indiana/>)
- Notification of Rights for Maryland Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/maryland/>)
- Notification of Rights for Massachusetts Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/massachusetts/>)
- Notification of Rights for Missouri Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/missouri/>)
- Notification of Rights for Montana Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/montana/>)
- Notification of Rights for Nevada Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/nevada/>)

- Notification of Rights for New Hampshire Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-hampshire/>)
- Notification of Rights for New Jersey Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-jersey/>)
- Notification of Rights for New Mexico Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-mexico/>)
- Notification of Rights for New York Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/new-york/>)
- Notification of Rights for North Carolina Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-carolina/>)
- Notification of Rights for North Dakota Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/north-dakota/>)
- Notification of Rights for Ohio Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio/>)
- Ohio Notice of Rights for Protected Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/ohio-notice-rights-protected-consumers/>)
- Notification of Rights for Oklahoma Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/oklahoma/>)
- Notification of Rights for Rhode Island Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/rhode-island/>)
- Notification of Rights for Tennessee Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/tennessee/>)
- Notification of Rights for Texas Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/texas/>)
- Notification of Rights for Vermont Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/vermont/>)
- Notification of Rights for Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/virginia/>)
- Notification of Rights for Washington Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/washington/>)
- Notification of Rights for West Virginia Consumers (<https://www.experian.com/blogs/ask-experian/credit-education/report-basics/fair-credit-reporting-act-fcra/west-virginia/>)